FISCAL NOTE

TO: Chief Clerk of the Senate

Chief Clerk of the House

FROM: James A. Davenport, Executive Director

DATE: February 10, 1996

SUBJECT: **HB 2083 - SB 2845**

This bill, if enacted, will require insurers to provide an explanation of benefits which accurately and clearly discloses the method of benefit calculation and the actual amount paid to the provider of services. A violation of this section shall be a Class C misdemeanor.

The fiscal impact of this bill is estimated to increase state revenues from penalties received. However, such amount cannot be determined but is estimated to be not significant.

The fiscal impact is also estimated to increase local government expenditures to the extent any person is incarcerated for violation of this statute. However, the amount cannot be determined but is estimated to be not significant.

This is to duly certify that the information contained herein is true and correct to the best of my knowledge.

Stones a. Downport

James A. Davenport, Executive Director